

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James E. Beaston, Jr.
Debtor

Case No. 19-00681-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 21, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ James E. Beaston, Jr., 517 Sandra Avenue, Harrisburg, PA 17109-5815
5163593	Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
5163604	+ Ratchford Law Group, PC, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 21 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163595	Email/Text: bankruptcy@capvs.com	Mar 21 2024 18:38:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
5163594	EDI: CAPITALONE.COM	Mar 21 2024 22:39:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5164310	+ Email/Text: bankruptcy@capvs.com	Mar 21 2024 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5163596	^ MEBN	Mar 21 2024 18:35:57	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
5172720	Email/PDF: resurgentbknofications@resurgent.com	Mar 21 2024 18:47:36	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5163597	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 21 2024 18:47:36	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
5191714	Email/Text: camanagement@mtb.com	Mar 21 2024 18:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5163598	+ Email/Text: camanagement@mtb.com	Mar 21 2024 18:38:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5186679	+ Email/Text: camanagement@mtb.com	Mar 21 2024 18:38:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5182877	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2024 18:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5163599	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2024 18:38:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, PO Box 939069, San Diego, CA 92193-9069
5163600	+ Email/PDF: bankruptcy@ncfsi.com	Mar 21 2024 18:47:26	New Century Financial Services, 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038
5169998	EDI: AGFINANCE.COM	Mar 21 2024 22:39:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5163601	EDI: AGFINANCE.COM	Mar 21 2024 22:39:00	OneMain Financial, 601 NW 2nd Street, PO Box

District/off: 0314-1
Date Rcvd: Mar 21, 2024

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

5163602	EDI: PRA.COM	Mar 21 2024 22:39:00	3251, Evansville, IN 47731-3251 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5187570	EDI: PRA.COM	Mar 21 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5163603	Email/Text: signed.order@pfwattorneys.com	Mar 21 2024 18:38:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5188790	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2024 18:47:38	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5163605	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2024 18:47:30	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5163969	+ EDI: PRA.COM	Mar 21 2024 22:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163606	+ EDI: WTRRN BANK.COM	Mar 21 2024 22:39:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 James E. Beaston Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

James E. Beaston Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8525

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00681-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:James E. Beaston Jr.
aka James E. Beaston3/21/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.